

**Maryland Insurance Administration**

**PAPER FILING REQUIREMENTS  
FOR LIFE AND HEALTH**

- Include Cover Letter
- File Forms in duplicate
- Include correct Filing Fee
- For Health insurance, include the Flesch reading score and submit initial rates and actuarial memoranda (subsequent rates are to be filed with Actuary). If group contracts include variable text, include description of all variations.
- For Long Term Care and Medicare Supplement insurance, include advertising.

**FILING FEES**

- Each Form and Rate filing requires a \$125 filing fee for the rate portion and an additional \$125 for each form submitted.
- Filing fees are not required for life premium rate filings (except credit insurance), HMO provider contracts, or for supporting documents such as Actuarial Memoranda, Advertising, Disclosure Statements, Outlines of Coverage, or Illustrations.

**CONTACT INFORMATION**

**Maryland Insurance Administration  
Life and Health/Rates and Forms  
200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202**

**410-468-2170**